

USA Capital

First Trust Deed Investment

- Borrower:** Del Valle Capital Corporation, Inc. or assignee
The Borrower is a holding company engaged in the acquisition and development of lots, and construction of single-family homes for the entry-level homebuyer market under the name Del Valle Homes in California's Central Valley.
- Loan Amount:** \$19,250,000.
- Rate:** 12% (net) interest paid monthly
- Loan to Value:** Approximately 63% based on an appraisal by Sierra Valuation Consultants dated February 6, 2006, and approximately 57% based on purchase and sales contracts with Richmond Homes and Meritage Homes.
- Maturity:** September 8, 2006
- Collateral:** First Deed of Trust on approximately 143.6 acres with 38.2 acres zoned for medium density residential in Livingston, California.
- Project:** This project is planned for affordable housing in the area that lies south of Modesto in California's Central Valley. The property lies just minutes off Highway 99 with various access points including an on-off ramp from Highway 99.
- The Purpose:** Our loan will be used to acquire the land.
- Borrower's Equity:** The borrower has contributed \$3,000,000 into the project to date, and will expend his own funds to fund the ongoing legal, consulting and engineering throughout the entitlement process.
- Guarantees:** The loan will be guaranteed by Scott Myers, the founder and President of Del Valle Homes. Mr. Myers indicated net worth is approximately \$25 million as of December 31, 2004.

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702-734-2400

Licensed by the State of Nevada Division of Mortgage Lending
USA Commercial Mortgage Company 4484 S. Pecos Rd, Las Vegas NV 89121
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Money invested through a mortgage broker is not guaranteed to earn any interest or return and is not insured. Before investing investors must be provided applicable disclosure.

EXHIBIT B